

Customer Guide to  
**Filing  
Domestic  
Insurance  
Claims or  
Registered  
Mail  
Inquiries**

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## **We Apologize**

We realize that we cannot compensate for the loss of items entrusted to the Postal Service. Despite our best effort, mail is occasionally damaged or lost. We are constantly trying to improve the way we handle your mail to prevent the need to file a claim.

## **If You Purchased Postal Insurance**

If you purchased your insurance at the time you mailed your package, or if you mailed your package COD, registered with postal insurance, or by Express Mail, these services provide compensation in case of loss or damage.

The information on the following pages tells what is covered by the insurance you purchased and steps you can take to recover the value of the articles you mailed, if they are lost or damaged.

## **Who Can File?**

The sender or the addressee may file a claim for damage or loss of contents of a registered, COD, insured, or Express Mail article. When the claim is for complete loss of a registered, COD, insured, or Express Mail article, only the sender may file the claim.

## **Where to File**

Claims may be filed at any post office, station, or branch. Claims do not have to be filed at the post office where the article was mailed or at the delivery post office.

## **When to File**

File claims immediately when the contents of your package are damaged or missing from the packaging. You must present the contents, container, and packaging with your claim.

For a lost article, use the table below to see how much time to allow from the date you mailed the article before you initiate a claim.

### How Long to Wait Before Filing for Loss

Type of Mail	When to File (From Mailing Date)	
	Minimum	Maximum
Insured	30 days	1 year
SAM or PAL	45 days	1 year
Surface to APO, FPO, or outside contiguous 48 states	75 days	1 year
Registered	15 days	1 year
Registered COD	60 days	1 year
COD Mail	60 days	1 year
Express Mail	7 days	90 days
Express Mail COD	60 days	90 days

### How to File

#### Step 1 — Evidence of Insurance

*Show that insurance, COD, registered, or Express Mail service was purchased for the parcel mailed.*

Although it is better to submit the original mailing receipt if possible, either of the following is acceptable:

- a. The original mailing receipt that you were given at the time of mailing (reproduced copies are not acceptable).
- b. The wrapper, showing the names and addresses of both the sender and addressee, along with the endorsement, tag, or label showing that the article was sent insured, COD, registered, or by Express Mail. If only the wrapper is submitted, indemnity may be

limited to \$100 for insured mail, \$50 for COD mail, \$100 for registered mail, and \$500 for Express Mail.

## **Step 2 — Evidence of Value**

*Submit evidence to show the cost or value of the article when it was mailed. Evidence of value, other than those listed, may be requested to help make an accurate determination of the value.*

One or more of the following are acceptable:

- a. Sales receipt.
- b. Invoice.
- c. Statement of value from a reputable dealer.
- d. Your own statement describing the lost or damaged article. Please include date and place of purchase, amount paid, and whether the article is new or used (only if a sales receipt or invoice is not available). If the article is handmade, include price of materials and labor used. Describe the article in sufficient detail so we can determine whether the value claimed is accurate.
- e. Picture from a catalog showing the value of a similar article (only if a sales receipt, invoice, or statement of value from a reputable dealer is not available). Include date and place of purchase.
- f. Paid repair bills; estimates of repair costs or appraisals from a reputable dealer if the claim is for partial damage. However, appraisals and repair estimates themselves are not payable. Repair costs may not exceed the value at the time of mailing.
- g. Receipt or invoice for costs incurred to purchase bonds, stocks, or similar documents required to reissue a lost article.
- h. Receipt or invoice of costs incurred for reconstructing (duplicating) nonnegotiable documents from retained copies.

### Step 3 — Proof of Damage or Loss

*Provide proof that the article was lost or damaged.*

If the article was damaged or if some or all of the contents were missing, take the article, box, wrapper, and all packing materials to the post office immediately.

Do not return the package to the sender without first showing it to postal officials at the addressee's end.

If the article was lost, submit proof of the loss. This is not required for COD or Express Mail.

The Postal Service accepts any of the following as proof of loss:

- a. A letter or statement from the addressee, dated at least 30 days (15 days for registered mail) after the date the article was mailed, stating that the addressee did not receive the article. The statement, or a copy of it, must be attached to the claim.
- b. A claim form (see step 4) completed by the addressee indicating that the article was not received must be signed and returned to the sender.
- c. A statement from the post office of address (the addressee's post office) stating that a delivery record is **not** on file. To obtain such a statement, send a written request asking for proof of delivery to the post office of address with a check or money order for \$6.60. The \$6.60 charge is reimbursed if the claim is paid. Include names and addresses of the sender and addressee; insured, Express Mail, or register number; and date of mailing.

## **Step 4 — The Claim Form**

*Take your proof of mailing, evidence of value, and proof of loss (or damaged article and package) to the post office and complete a Form 1000, Domestic Claim or Registered Mail Inquiry.*

The claim form asks for names and addresses of the sender and addressee, date of mailing, amount claimed, and other information.

The information on the claim form is self-explanatory. Please complete all spaces that apply.

If you have any questions or need assistance, the postal employee who provided you with the form will be glad to help you.

## **When to Expect Payment**

A properly completed and supported claim is usually paid within 30 days.

If you have not heard anything within 45 days, please ask your post office to submit a duplicate claim using the same claim number. For registered and Express Mail claims, contact your post office after 45 days.

You can do this by visiting or telephoning the post office where you filed the original claim.

## **What Else to Know**

On the following pages, we have included additional information about what is covered by the insurance you purchased.

- We have answered some frequently asked questions, and
- The center of this brochure contains a checklist showing everything you need for filing a claim.

## Postal Insurance Coverage

Insurance is automatically provided with Express Mail, insured mail, and COD mail. It can be purchased separately for registered mail.

In the event of loss or damage, the Postal Service may reimburse you for the value of the article at the time of mailing up to the amount of insurance purchased.

## Payable Claims

The times and circumstances under which indemnity claims are payable are listed below.

### Costs

- a. Cost of repairing a damaged article or the value of a totally damaged article **not** exceeding actual value of the article at the time of mailing.
- b. Reasonable costs incurred in duplicating documents such as:
  1. Copying service.
  2. Notary fees.
  3. Bonding fees for replacement of stock or bond certificates.
  4. Reasonable attorney's fees if actually required to replace the lost or damaged documents.
  5. Other direct and necessary expenses or costs, as determined by the Postal Service.
  6. Face value of negotiable documents that cannot be reconstructed up to the amount of insurance coverage purchased, but not to exceed the \$25,000 maximum amount of insurance coverage available if sent by registered mail.
- c. Extra cost of gift wrapping, if the gift-wrapped article was enclosed in another container when mailed.

## What to Check Off When Filing

Action	Type of Mail				
	Insured	COD	Registered	Express Mail	Express Mail COD
Form to fill out	1000	1000	1000	1000	1000
File immediately for damage or partial loss	✓	✓	✓	✓	✓
Minimum days to file from mailing date	30	60	15	7	60
Except: SAM or PAL	45				
Surface to APO, FPO, or outside 48 contiguous states	75				
Maximum time to file from mailing date	1 year	1 year	1 year	90 days	90 days
File at any post office	✓	✓	✓	✓	✓
File for complete loss*	✓	✓	✓	✓	✓
File for damage or partial loss**	✓	✓	✓	✓	✓
Submit original mailing receipt	✓	✓	✓	✓	✓
Submit evidence of cost or value	✓	✓	✓	✓	✓
Submit proof of loss	✓		✓		
Submit item, container, wrapper, and packaging for damage or partial loss	✓	✓	✓	✓	✓

\* Only sender may file

\*\* Sender or addressee may file

- d. Cost of outer container, if specially designed and constructed for the article sent.
- e. Postage (not fee) paid for sending damaged articles for repair. (The Postal Service must be used for this purpose. Other reasonable transportation charges may be included if the Postal Service is not available.)
- f. Cost of film stock or blank tape for photographic film, negatives, slides, transparencies, video tapes, laser disks, x-rays, MRIs, CAT scan prints, etc. (No indemnity is paid for the content of the film or for the photographer's time and expenses in taking the photographs.)
- g. Cost of bees, crickets, or baby poultry destroyed by *physical* damage to package or delay for which the Postal Service is responsible. There are certain limitations, so if you mail any of these, please contact the post office for additional information before mailing.
- h. Cost of filing a lost ticket report with an airline.
- i. Per-page copying cost of lost or damaged blueprints, schematics, etc.

#### **Values**

- a. Actual value of lost articles at the time and place of mailing.
- b. Fair market value of stamps and coins of philatelic or numismatic value, as determined by a recognized stamp or coin dealer or current coin and stamp collectors newsletters and trade papers.

#### **Other**

- a. Remittance due on a COD parcel not received by the sender, subject to the limitations set by the standards for COD service.
- b. Federal, state, or city sales tax paid on articles lost or totally damaged.

## Express Mail Payable Claims

In addition to the types of claims listed on pages 7 and 10, the following are also payable:

- a. For Express Mail Insurance, nonnegotiable documents are insured against loss, damage, or rifling while in transit. Coverage is limited to \$500 per piece (the unit on which postage is paid), subject to a maximum limit per occurrence as provided in paragraph a.4, below. Claims for document reconstruction insurance must be supported by a statement of expense incurred in reconstruction. For this standard, *while in transit* begins when the Postal Service receives custody of the insured material and ends when the material is delivered to the addressee or, if undeliverable, when the sender receives the material on return. Nonnegotiable documents include audit and business records, commercial papers, and such other written instruments for the conduct and operation of banks and banking institutions that have not been made negotiable or cannot be negotiated or converted into cash without forgery. Nonnegotiable documents can be hard copy, disk, tape, microfilm, or other forms of data storage. Articles such as artwork, collector or antique items, books, pamphlets, reader's proofs, repro proofs, separation negatives, engineering drawings, blueprints, circulars, advertisements, film, negatives, and photographs are considered merchandise, not documents. Indemnity for document reconstruction is paid as follows:
  1. Payments made (or which are payable) for reasonable costs incurred in the reconstruction of the exact duplicate of a lost or damaged nonnegotiable document. Indemnity is not paid for the cost of preparing the document mailed, or for the mailer's time spent in preparing the

document mailed or reconstructed. Except for per-page copying cost, indemnity is not paid for documents if copies of the lost document are available or if they could have been made prior to mailing.

2. Reasonable reconstruction expenses incurred or obligated between the time of guaranteed or scheduled delivery and actual delivery.
  3. Loss sustained by the use of funds to maintain cash balances during the period of document reconstruction (based on the applicable Federal Reserve discount rate). The period begins at the scheduled delivery time and may not exceed 15 days.
  4. Catastrophic loss for multiple Express Mail items, such as major fire, limited to \$5,000, regardless of the number of Express Mail items, or the identity or number of customers involved. Each claim resulting from a catastrophic loss is first adjudicated individually. If the preliminary adjudication exceeds \$5,000, the percentage of the sum represented by each individual settlement is applied to the \$5,000 to determine each claimant's pro rata share of the final settlement, not to exceed \$500 per piece.
- b. Merchandise insurance coverage is provided against loss, damage, or rifling and is limited to \$500. (Additional insurance, up to a maximum liability of \$5,000, may be purchased for merchandise valued at more than \$500.)
  - c. For negotiable items, currency, or bullion, the maximum is \$15.

## Nonpayable Claims

Claims are **not** paid for the following:

### Costs

- a. Cost of the contents of film, negatives, slides, transparencies, video tapes, laser disks, x-rays, MRIs, CAT scan prints, etc., the cost of creating or recreating these items, or the photographer's time and expenses in taking the photographs.
- b. Cost for personal time required to replace documents.
- c. Cost for estimates and appraisals.

### Values

- a. Sentimental rather than actual value of articles.
- b. Replacement value exceeding the article's actual value at the time and place of mailing.
- c. Negotiable items (defined as instruments that can be converted to cash without resort to forgery), currency, or bullion valued in total at more than \$15 per shipment sent by Express Mail, except under Express Mail Claims, subparagraph c.
- d. Consequential loss of Express Mail claimed, except under Express Mail Claims, subparagraph a.3.
- e. Consequential loss rather than the actual value of the article itself. "Consequential loss" means what might have happened if the article had been delivered. For example, postal insurance covers the cost of a sample of merchandise but not the loss of potential orders for additional merchandise.
- f. Lottery tickets, sweepstakes tickets, contest entries, and similar items.

**Other Claims Not Paid For**

- a. Articles without evidence of insurance coverage.
- b. Articles lost, rifled, or damaged after delivery by the Postal Service.
- c. Articles sent COD without the addressee's consent.
- d. Articles or part or all of their contents officially seized while in the military postal system overseas.
- e. Articles lost after they were signed for by the addressee, the addressee's agent, or the authorized delivery employee.
- f. Articles lost, rifled, or damaged by acts of employees or agents of the sender or addressee.
- g. Articles for which the required claim forms are not completed because the sender or addressee fails to cooperate.
- h. Articles affected by war, insurrection, or civil disturbance, or seizure by any agency of the Government.
- i. Loss caused by a delay in the mail.
- j. Claims submitted after the article was transported outside the Postal Service.
- k. Claims, duplicate claims, or appeals not filed within the specified time limits.

**Contents**

- a. Perishable articles that froze, melted, spoiled, or deteriorated.
- b. Death of baby poultry caused by shipment to points where delivery could not be made within 72 hours from the time of hatching unless determined that transportation was in place to achieve the 72-hour target.
- c. Death of honeybees, crickets, and harmless live animals not the fault of the Postal Service.

- d. Death of adult birds in Express Mail with no physical damage to the container.
- e. Articles whose fragile nature prevented their safe carriage in the mail, regardless of packaging.
- f. Nonmailable items, prohibited items, or restricted items not prepared and mailed according to postal standards, or any item packaged in such a manner that it could not have reached its destination undamaged in the course of the mail.
- g. Articles damaged by abrasion, scarring, or scraping of suitcases, handbags, and similar articles not properly wrapped for protection.
- h. Radioactive injury, or electrical or magnetic injury, or erasure of electrical recordings.
- i. Articles damaged by shock, transportation environment, or x-ray, without evidence of damage to the mailing container.
- j. Damaged articles, mailing containers, and packaging not submitted to the Postal Service for inspection.
- k. Container and packaging not submitted to the Postal Service for inspection on a partial or complete loss of contents claim.

### **What to Do If Claim Denied**

You can appeal a denied claim within 3 months of receiving notification of the denial. Send your appeal to:

MANAGER CLAIMS APPEALS  
ACCOUNTING SERVICE CENTER  
US POSTAL SERVICE  
PO BOX 80141  
ST LOUIS MO 63180-0141

## **Questions and Answers**

### **What happens to the damaged article I give to the Postal Service?**

If the article has salvage value, the Postal Service retains it. The article is sent to a Mail Recovery Center where it is auctioned to the public.

### **What happens if the article is delivered after the claim is paid?**

You may accept the article and reimburse the Postal Service the full amount you were paid if the article is undamaged. If the article is damaged, has depreciated in value, or if the contents are not intact, the St. Louis Accounting Service Center informs you of the amount you must reimburse the Postal Service.

### **Will my postage be reimbursed?**

Yes, if the article was lost or all of the contents were totally damaged.

### **What about fees?**

Fees are not reimbursed because they cover the cost of insurance.

### **What happens if both the sender and the addressee claim the insurance payment?**

They should decide between them who receives payment. Otherwise, payment is made to the sender.

***Domestic Mail Manual S010* contains detailed information about domestic indemnity claims.**

**If you need more specific claims information, please contact your local post office.**

Thank you  
for buying  
postal insurance!

*Additional copies of this  
document may be obtained  
from your local post office.*